

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS

In Re: Tina M. Kramor

Debtor.

Chapter 13
Case No. 20-40349-EDK

MODIFICATION OF FIRST AMENDED PLAN PRIOR TO CONFIRMATION

The debtor hereby modifies the Chapter 13 plan previously filed in this case as follows:

X Unsecured dividend changed from 0 % to 30.9407 %.

X Plan payments are changed from * to ** each .

 The term of the plan is reduced to months.

 The treatment of claims shall be changed as follows:

* The debtor shall pay the lump sum total of \$9,000.00 over the first 5 months and the sum of \$120.00 per month for 55 months.

** The debtor shall pay the lump sum total of \$11,480.00 over the first 10 months and the sum of \$400.00 per month for 50 months.

The "POT" shall be in the amount of \$14,339.74, providing for an estimated 30.9407% dividend to the unsecured creditors.

Notice to creditors and a hearing on this modification are not required as the modification does not adversely affect the rights of unsecured creditors and the holder(s) of any claim affected by this modification have consented to the modification.

DATED: 1-25-21

[Signature]
ATTORNEY FOR DEBTOR(S)
[Signature]
ATTORNEY FOR CHAPTER 13 TRUSTEE